

**REMARKS**

Line 2 of the paragraph beginning at page 23, line 25 has been amended to read "card reader/writer 13".

Applicant would further like to bring to the attention of the Examiner the following information. Claims 1, 2, 9 and 15 of U.S. Patent 6,149,055 were held invalid over U.S. Patent 5,389,773 (Coutts) and Claim 25 was indefinite. This finding was upheld by the Federal Circuit. (*IPXL Holdings, L.L.C. v. Amazon.com, Inc.* Appeal Number 05-1009-1487, November 2, 2005). The Coutts reference was previously made of record in this case and considered by the Examiner. See Supplemental Information Disclosure Statement dated April 15, 2003. Should the Examiner require any additional information, Applicant will be happy to comply.

**CONCLUSION**

All grounds of objection have been addressed. Reconsideration is requested. In light of the foregoing, a notification of allowability, subject to the interference, is requested. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Date: December 19, 2005

Respectfully submitted,



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